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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Ogram

Date: 08/5/99

Serial No.: 09/400,724

Docket No.: 1475B.5A

Filed: Contemporaneously

Group Art Unit:

For: A Financial System of Computers

DISCLOSURE STATEMENT 37 CFR 1.97

Honorable Commissioner of Patents & Trademarks Washington, D.C. 20231

Sir:

The following identified references are felt to be retevant to the above-identified patent application: United States Patents: May 30, 1995 USP No. 5,420,405 Chasek Apr. 27, 1993 Mar. 2, 1999 Dec. 15, 1998 USP No. 5,206,488 Tiecher USP No. 5,878,139 Rosen USP No. 5,850,442 Muftic Sep. 29, 1998 USP No. 5,815,657 Williams et al. Sep. 15, 1998 Sep. 1, 1998 USP No. 5,809,144 Sirbu et al. USP No. 5,802,497 Manasse USP No. 5,703,949 Dec. 30, 1997 Rosen USP No. 5,790,677 -Aug. 4, 1998 Fox USP No. 5,351,296 USP No. 5,794,210 Sept. 27, 1994 Sullivan Goldhaber-et-al. Aug. 11, 1998 USP No. 5,220,501 Jun. 15 1993 Lawlor et al. USP No. 5,671,280 Rosen Sept. 23, 1997 USP No. 5,515,307 May 7, 1996 Aiello et al. USP No. 5,608,801 Mar. 4, 1997 Aiello et al. USP No. 5,629,982 Micali May 13, 1997 Mar. 17, 1998 USP No. 5,729,594 Klingman USP No. 5,724,424 Mar. 3 1998 Gifford USP No. 5,710,887 Chelliah et al. Jan. 20, 1998 Sept. 17, 1996 Apr. 23, 1996 May 6, 1997 USP No. 5,557,518 Rosen USP No. 5,511,122 Atkinson USP No. 5,627,972 Shear USP No. 5,642,419 Jun. 24, 1997 Rosen USP No. 5,621,797 Rosen Apr. 15, 1997 Jan. 10,1995 May 12, 1998 USP No. 5,380,119 USP No. 5,751,287 -Hadden-Hahn et al. USP No. 5,761,655 Jun. 2, 1998 Hoffman USP No. 5,369,577 USP No. 5,379,420 USP No. 5,444,823 Nov. 29, 1994 Kadashevich Jan. 3, 1995 Aug. 22, 1995 Ullner Nguyen USP No. 5,701,399 Dec. 23, 1997 Lee et al. Jun. 2, 1998 Jul. 7, 1998 USP_No. 5,761,499 Sonderegger USP No. 5,778,361 Nanjo et al. USP-No.-5,802,524 Flowers et al. Sept. 1, 1998

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_____Online Resources & communications.

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Cosimano, E. 7/18/01

Respectfully,

Mark E. Ogram
Reg. No. 30343